

B18J (Form 18J) (08/07)

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

Case Number 08-30235-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Romero Payne
4300 Stoney Creek Pkwy
Chester, VA 23831

Stacy Payne
4300 Stoney Creek Pkwy
Chester, VA 23831

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-7577

Joint Debtor: xxx-xx-8030

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 28, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 08-30235

User: admin
Form ID: B18

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Total Served: 32

Date Rcvd: Apr 28, 2008

The following entities were served by first class mail on Apr 30, 2008.

db +Romero Payne, 4300 Stoney Creek Pkwy, Chester, VA 23831-6737
jdb +Stacy Payne, 4300 Stoney Creek Pkwy, Chester, VA 23831-6737
aty +Robert M. Nash, Jr., P. O. Box 74155, Richmond, VA 23236-0003
cr +Deutsche Bank National Trust Company as Trustee, Main Office,
c/o Rosicki, Rosicki & Associates, P.C., Outsource Management, 51 East Bethpage Road,
Plainview, NY 11803-4224
cr ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corp., 19901 S. Western Avenue, WF-21,
PO Box 2958, Torrance, CA 90509)
8089427 +Alliance One, Po Box 3102, Southeastern, PA 19398-3102
8089428 +Alltel Comm, 1 Allied Dr Building 5 Floor, Little Rock, AR 72202-2099
8089429 +American Medical Collection, 2269S. Saw Mill River Road, Elmsford, NY 10523
8089430 +Approved Cash Advance, 1082 Temple avenue, Colonial Heights, VA 23834-2981
8089432 Credit Adjust Bd (VA Pediatric, 306 East Grace Street, Richmond, VA 23219-1718
8089433 +Credit Adjust/collection Agency, 2601 Nw Express Way, Suite 1000 East,
Oklahoma City, OK 73112-7272
8089434 Credit Adjustment Board, re: Commonwealth Anesthesia, 306 East Grace Street,
Richmond, VA 23219-1718
8089435 Credit Adjustment Board, re: Radiology Assoc. of RIC, 306 East Grace Street,
Richmond, VA 23219-1718
8089437 +Eastern Specialty Finance, dba/ Check 'n Go, 3319 South Crater Road, Petersburg, VA 23805
8089438 +Gemb/care Credit, Po Box 981439, El Paso, TX 79998-1439
8089439 +Gemb/lowes Dc, Po Box 981416, El Paso, TX 79998-1416
8089440 +Home Equity Servicing Corp., Attn: Bankruptcy Department, 1100 Corporate Center,
Raleigh, NC 27607-5066
8089441 +I C System, Po Box 64378, St Paul, MN 55164-0378
8089442 Labcorp, PO Box 2240, Burlington, NC 27216-2240
8089444 NCO Financial Systems, Po Box 13570, Philadelphia, PA 19101-0000
8089445 +New Bedford, 5711 Staples Mill Rd, Richmond, VA 23228-5442
8089446 +New Century Mtg/Carrington Loan Servicing, 1610 E. St. Andrew Pl, Suite B150,
Santa Ana, CA 92705-4931
8089447 +Omni Cr Svcs, 333 Bishops Way, Brookfield, WI 53005-6223
8089448 Oxford Management Service, Re: Labcorp, CS 9018, Melville, NY 11747-0000
8089449 +Pellettieri, 991 Oak Creek Dr, Lombard, IL 60148-6408
8089451 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 3957 Westerre Pkwy Ste 3,
Richmond, VA 23233-0000)
8089452 +West Asset Management, 1000 N Travis St Ste F, Sherman, TX 75090-5054

The following entities were served by electronic transmission on Apr 29, 2008.

8089426 +Fax: 864-336-7400 Apr 29 2008 10:49:55 Advance America, 2014 Boulevard Street,
Colonial Heights, VA 23834-2310
8089431 +EDI: CAPITALONE.COM Apr 29 2008 06:05:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091-5155
8089436 +EDI: RCSDELL.COM Apr 29 2008 06:05:00 Dell Financial Services, Po Box 81577,
Austin, TX 78708-1577
8089443 +EDI: TSYS2.COM Apr 29 2008 06:05:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999
8089450 +EDI: RMSC.COM Apr 29 2008 06:05:00 Sams Club, Ge Consumer Finance, Po Box 103104,
Roswell, GA 30076-9104
8089452 +EDI: WESTASSET.COM Apr 29 2008 06:05:00 West Asset Management, 1000 N Travis St Ste F,
Sherman, TX 75090-5054

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.